The promoters contribution is minimum of 10% of the proposed outlay. The security for the loan is based on existing fixed assets, other collateral security and assets acquired out of the loan.

Rural Industries in States

*333. SHRIMATI BHAVNA BEN DEVRAJ BHAI CHIKHALIA :
SHRIMATI SHEELA GAUTAM :

Will the Minister of FINANCE be pleased to state :

(a) whether the Small Industries Development Bank of India has prepared any project for setting up rural Industries in the country; and

(b) if so, the details thereof, State-wise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b). Small Industries Development Bank of India (SIDBI) has reported that it has been implementing four special schemes viz., Rural Industries Programme (RIP), Micro Credit Scheme (MCS), Mahila Vikas Nidhi (MVN) Scheme and Rural Entrepreneurship Development Programme (REDP) in the rural areas of the country, apart from providing assistance to units in small scale industries/tiny sector located in rural and semi-urban areas for their term loan/working capital and seed capital requirements under SIDBI's composite loan scheme (CLS), Single Window Scheme (SWS) and National Equity Fund Scheme (NEF). The salient features of the four special schemes mentioned above are as follows :

(i) The objective of RIP is to promote viable enterprises leading to employment generation in rural areas by identifying and motivating rural entrepreneurs in setting up industrial ventures. RIP aims at better commercial exploitation of local resources. The scheme is currently in operation in 11 States having the largest concentration of rural poor.

(ii) The objective of CS is to meet perceptible gap in financing genuine credit needs of the poor in rural areas. Under the Scheme, assistance upto a maximum of Rs. 10,000/- per borrower is extended at concessional rate. As at the end of November, 1996, 57 voluntary organisations/ non-Governmental organisations have been supported under MCS in 16 States with an aggregate assistnace of Rs. 636 lakhs.

(iii) The objective of MVN is to bring about economic empowerment of women especially the rural poor by providing them avenues for training and employment opportunities by facilitating creation of infrastructural facilities. As at the end of November, 1996, 104 non-Government organisations have been assisted in 23 States with an aggregate assistance of Rs. 417 lakhs.

(iv) The objective of REDP is to train various target groups in entrepreneurial traits so that they obtain adequate information, motivation and guidance in setting up of their own enterprises. As on November 30, 1996, 269 programmes were conducted in different regions of the country.

[English]

Performance of Indian/Foreign Banks

*334. SHRI MRUTYUNJAYA NAYAK : Will the Minister of FINANCE be pleased to state :

(a) the number of branches of foreign banks and public sector banks operating in India, separately, State-wise;

(b) the amount of domestic deposits and NRI deposits attracted by Indian banks and foreign banks, separately; and

(c) the details of the steps taken to bring about attitudinal improvement in the public sector banks?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) The information regarding State-wise number of bank branches separately for foreign banks and public sector banks operating in India is given in the Statement enclosed.

(b) The outstanding domestic and Non resident Indian (NRI) deposits of Indian and foreign banks are given below :

Outstanding as on 29.3.1996

(Rs. in crores)

	Aggregate deposits	Domestic deposits	NRI deposits
Indian Banks	403405	360361	43044
Foreign Banks	30414	14615	15799

(c) Changes in attitude are sought to be influenced by competitiion, modernisation and by training programmes relating to attitudinal improvement.

STATEMENT

State-wise Branches position of Public Sector Banks and Foreign Banks

	Public Sector Banks as on last friday of March 1996	Foreign Banks as on date
	1	2
1. Andaman and Nicobar	30	-
2. Andhra Pradesh	3466	3

	1	2
3. Arunachal Pradesh	49	-
4. Assam	821	1
5. Bihar	3042	-
6. Chandigarh	128	-
7. Dadra & Nagar Haveli	7	-
8. Daman and Diu	12	-
9. Delhi	1115	27
10. Goa	258	1
11. Gujarat	3037	1
12. Haryana	1051	-
13. Himachal Pradesh	628	1
14. Jammu and Kashmir	251	1
15. Karnataka	2894	6
16. Kerala	1764	7
17. Lakshadweep	8	-
18. Madhya Pradesh	2816	-
19. Maharashtra	4727	56
20. Manipur	56	-
21. Meghalaya	127	-
22. Mizoram	26	-
23. Nagaland	62	-
24. Orissa	1330	-
25. Pondicherry	60	-
26. Punjab	2051	3
27. Rajasthan	1891	-
28. Sikkim	42	-
29. Tamil Nadu	3380	14
30. Tripura	91	-
31. Uttar Pradesh	5397	2
32. West Bengal	3340	44
Total	43958	167

[Translation]

Simplification of the Process of Exports

*335. DR. RAMESH CHAND TOMAR :
SHRI DEVI BUX SINGH :

Will the Minister of COMMERCE be pleased to state:

(a) whether the export is declining due to delay in processing the cases of exporters in various departments;

(b) if so, the details thereof;

(c) whether the Government have formulated any scheme to simplify the procedure of export; and

(d) if so, the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) and (b). No Sir. In absolute terms India's exports have increased from US$ 26.33 billion in 1994-95 to 31.83 billion in 1995-96. As per data availale from Director General of Commercial Intelligence and Statistics, exports during April-September, 1996 are valued at US$ 16.14 billion representing a growth of 9.9% in US $ terms as compared to exports of value US$ 14.68 billion for the corresponding period of April-September, 1995.

However, there is evidence of a decline in growth rate in the current year. As per data available from Director General of Intelligence and Statistics exports grew at the rate of 9.9% during April-September, 1996 as compared to 26.4% during the corresponding period last year. The decline in the growth rate of exports is not due to delay in processing the cases of exporters in various departments but is mainly on account of world trade in 1996 showing a marked decline in merchandise exports, estimated at 5% growth in the first half of the year as compared to 8% growth in the last year, high rate of interest charged by banks, non-availability of export credit and infrastructure constraints.

(c) and (d). Simplification of export procedures consistent with the liberalisation of policy, is a continuous process, undertaken in consultation with Export Promotion Councils, trade and industry and concerned administrative ministries. Some of the significant steps taken in this regard include provision of green channel clearances of export and import consignments to specified categories of exporters, introduction of Electronic Data Interchange which envisages computer based operations to expedite various clearances and facilitate networking and free flow of information among the different agencies connected with international trade and exporters and progressive reduction of licencing requirements and other discretionary controls on imports and exports.

[English]

Canalised and Non-Canalised Exports made by STC

*336. SHRI ANNASAHIB M.K. PATIL : Will the Minister of COMMERCE be pleased to state :

(a) the main items exported with its quantity and value by State Trading Corporation under canalised and non-canalised categories during the last three years;

(b) whether there has been any drift in the STC in its performance objectives;

(c) if so, the reasons therefor; and

(d) the remedial steps taken by the Government in this regard?